

CORRECTED VERSION

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
9 August 2001 (09.08.2001)

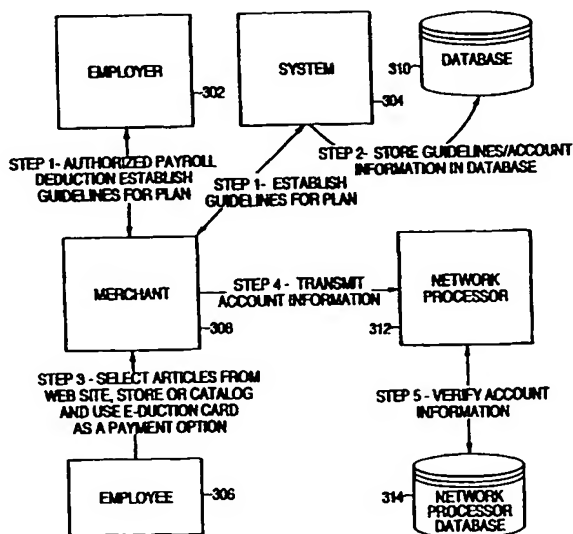
PCT

(10) International Publication Number
WO 01/57813 A1

- (51) International Patent Classification⁷: G07F 7/10, [US/US]; 503 Villanova Circle, Warrenton, PA 18976 (US).
G06F 17/60
- (21) International Application Number: PCT/US01/02238 (74) Agent: NEAL, Arlene, P.; Morgan, Lewis & Bockius LLP, 1800 M Street, NW, Washington, DC 20036 (US).
- (22) International Filing Date: 24 January 2001 (24.01.2001)
- (25) Filing Language: English (81) Designated States (national): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.
- (26) Publication Language: English
- (30) Priority Data:
09/497,142 3 February 2000 (03.02.2000) US
09/691,191 19 October 2000 (19.10.2000) US
- (71) Applicant (for all designated States except US): E-DUC-TION, INC. [US/US]; 2 Valley Square, Suite 100, 512 Township Line Road, Blue Bell, PA 19422 (US). (84) Designated States (regional): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).
- (72) Inventor; and
(75) Inventor/Applicant (for US only): WATKINS, Kirk

[Continued on next page]

(54) Title: A PAYROLL DEDUCTION SYSTEM AND METHOD FOR USING THE SAME



(57) Abstract: A system and method for using an e-duction card as a payment instrument, whereby a purchase price of articles purchased on-line or off-line is deducted from an employee's paycheck. The e-duction card is similar to a credit card but is not bound by the same terms and conditions of a credit card. Merchants sign up with the inventive system and agree to accept the e-duction card as a payment instrument. A magnetic stripe on the e-duction card stores a employee's account information. When a consumer purchases a product and uses the e-duction card as a payment instrument, the account information on the e-duction magnetic stripe is transmitted to a network processor with access to information stored on the database. The processor verifies the employee and merchant status, and the employee account information in order to approve or reject the transaction.

WO 01/57813 A1



Published:

— with international search report

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(48) Date of publication of this corrected version:

4 October 2001

(15) Information about Correction:

see PCT Gazette No. 40/2001 of 4 October 2001, Section

II

DERWENT-ACC-NO: 2002-600219

DERWENT-WEEK: 200264

COPYRIGHT 1999 DERWENT INFORMATION LTD

TITLE: Payroll administration system debits pooled
clearing
account and sub-account of authorized employee,
by
amounts of payments authorized against funds in
accounts

----- KWIC -----

Basic Abstract Text - ABTX (1):

NOVELTY - An administration facility (2) credits a pooled
clearing account
(5) and a sub-account of an authorized employee with an amount
of a net
remuneration payment for the employee . A user access facility
(6) allows the
employee to authorize payments against the funds in the
accounts. The
administration facility debits the accounts of the employee by the
amounts of
authorized payments.

Basic Abstract Text - ABTX (2):